Application No. 10/656,479 Docket No.: HSDO-P01-003 Amendment dated January 23, 2009

DO NOT ENTER: /N.P./ 02/02/2009

## AMENDMENTS TO THE CLAIMS

1-22. (Cancelled)

After Final Office Action of November 14, 2008

23. (Previously Presented) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically;

obtaining monitoring data, by the insurance company, indicating a condition of the building, based on data output electronically by the incorporated technology;

inputting the monitoring data into a computer system;

determining, using the computer system, an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data; and

altering the premium of the issued insurance policy based on the determination.

- 24. (Cancelled)
- 25. (Previously Presented) The method of claim 23, wherein the monitoring data indicates the functional status of the incorporated technology.
  - 26-43. (Cancelled)
- 44. (Previously Presented) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure; and

computer executable instructions stored in memory, for causing a processor to:

issue, by an insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically;